Exhibit A

AMERICAN EXPRESS AFFIDAVIT

SWORN AFFIDAVIT OF FINANCIAL LOSS



Date: October 3,2022

I, Deborah L. Simoncini, being duly sworn, states as follows:

I am a Senior Special Agent for American Express Company and its affiliates and subsidiaries, including American Express National Bank. I have been employed with American Express Travel Related Services, Inc. for approximately 20 years. Currently, I am assigned to the American Express Global Security Department Investigations Unit. My duties are to investigate matters in connection with counterfeits, forgeries, wire fraud and thefts of American Express Cards, Travelers Cheques, and other financial documents associated with American Express cardmembers and merchants.

An investigation was conducted and presented to the FBI, American Express case #277133. This case involved my review of merchant JETLUX and Tomer Osovitzki, which was associated with confirmed fraud. Upon completion of my review, American Express suffered a financial loss of \$1,557,067.92. Based upon my review, below is a breakdown of the account numbers associated and merchant loss.

Below are the three (3) American Express accounts used by Tomer Osovitzki, which were associated with illegal activity and forced approvals of numerous charges in connection with aircraft charter companies and other merchants. Based on my review, the transactions set forth below were declined and reversed back to the cardmembers as false due to invalid approval codes being used to override declined transactions. American Express suffered these losses after all merchant adjustments were applied. Late fees and penalties for declined bank charges/returned checks are not included in the below amounts.

\$454,825.00		American Express Platinum Card
	10-06-2017	\$73,500.00
	10-19-2017	\$15,225.00
	11-03-2017	\$67,200.00
	11-06-2017	\$69,300.00
	11-08-2017	\$33,600.00
	11-11-2017	\$30,000.00
	11-13-2017	\$42,000.00
	11-14-2017	\$56,800.00
	11-14-2017	\$67,200.00

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\$283,206.60 **American Express Everyday Card** (Pound Sterling converted to UD Dollar) Foreign Transaction Fees Waived 2019 12-31-2018 \$ 7,037.10 01-07-2019 \$17,633.46 01-09-2019 \$ 7.700.71 01-09-2019 \$11,260.73 01-14-2019 \$ 6,462.29 01-14-2019 \$ 7,482.92 \$14,866.06 01-18-2019 01-18-2019 \$12,474.57 01-23-2019 \$11,778.68 01-23-2019 \$21,414.16 01-28-2019 \$18,772.97 01-28-2019 \$21,750.30 01-31-2019 \$14,534.85 01-31-2019 \$ 9,843.01 02-05-2019 \$21,985.32 02-05-2019 \$12,450.71 \$14,939.50 02-06-2019 02-06-2019 \$18,935.56 02-06-2019 \$11,883.70 03-03-2019 \$20,000.00 \$110,308.00 **American Express Business Gold Rewards Card** \$27,825.00 11-27-2017 12-19-2017 \$47,250.00 12-21-2017 \$19,425.00 12-23-2017 \$15,808.00

Further based on my review, Fraud was reported on the below American Express Accounts, which totaled \$617,977.41 which is solely the loss of American Express and not associated to any merchant adjustments, merchant losses or merchant chargebacks.



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\$126,100.00 \$16,456.00

American Express Business Platinum Card American Express Business Platinum Card

Moreover, and based upon my review, American Express Bank Canada incurred a loss related to the merchant which amounted to \$119,023.44 CAD (and converted to USD equals \$90,750.91)

Total American Express loss incurred:

\$1,557,067.92

The information provided is from records that are maintained by American Express in the ordinary course of business and that it was and is the regular course of business of American Express to make and keep such records.

I have read the above statement and I swear it is the truth to the best of my knowledge.

Signature of Affiant

Date

The foregoing affidavit was sworn to and subscribed before me, Deborah L. Simoncini, on this 3rd, day October 2022.

Notary Public

Lysbel Anglero
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01AN6179668
Qualified in New York County
Commission Expires March 2, 2024